



**OFFICE OF
INSURANCE COMMISSIONER**

In the Matter of

Scott L. Stevens and

RVProtection.net, Inc.,

Respondents.

No. 11-0301

ORDER TO CEASE AND DESIST

To:

Scott L. Stevens and
RVProtection.net, Inc
P.O. Box 14098
Mill Creek, WA 98082

Pursuant to RCW 48.02.080, RCW 48.15.020 and RCW 48.110.030, the Insurance Commissioner orders Scott L. Stevens, and RVProtection.net, Inc. and its officers, directors, trustees, agents, employees, subsidiaries, and affiliates (“Respondents”) to immediately cease and desist from:

Seeking, soliciting, or assisting in the advertising and sale of unauthorized insurance products in the State of Washington, including, but not limited to, motor vehicle service contracts offered by service contract providers not registered and approved by the Insurance Commissioner in accordance with RCW 48.110.030.

THIS ORDER IS BASED ON THE FOLLOWING:

1. In August 2010 Respondents acted as the agent/dealer for, represented, or assisted an unauthorized motor vehicle service contract provider, Genuine Warranty Solutions Inc., by selling a vehicle service contract to a Washington consumer. Genuine Warranty Solutions Inc. is not a registered vehicle service contract provider in the State of Washington under the provisions of RCW 48.110.030. Issuers of motor vehicle service contracts who do not register under RCW 48.110 are subject to all of the general provisions of the Insurance Code, Chapter 48 RCW. These service provider contracts constitute the act of undertaking to indemnify the consumer or pay a specified amount upon determinable contingencies and thus constitute “insurance” as defined in RCW 48.01.040.
2. By acting as the agent/dealer of and assisting in the sale of an unauthorized motor vehicle service contract to a Washington consumer, Respondents violated RCW 48.110.030.



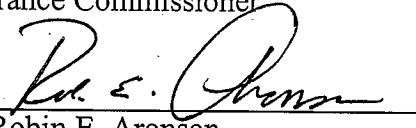
3. By acting as the agent/dealer for, representing, or assisting in the sale of an unauthorized motor vehicle service contract to a Washington consumer, Respondents transacted insurance in Washington in violation of RCW 48.15.020, and acted as an insurance producer by soliciting insurance in Washington in violation of RCW 48.17.060.

Any violation of the terms of this Order by Respondents, their agents, or affiliates, will render the violator(s) subject to the full penalties authorized by the Washington Insurance Code.

Respondents have the right to demand a hearing pursuant to chapters 48.04 and 34.05 RCW. This Order shall remain in effect subject to the further order of the Commissioner.

THIS ORDER IS EFFECTIVE IMMEDIATELY AND IS ENTERED at Tumwater, Washington, this 19th day of December, 2011.

MIKE KREIDLER
Insurance Commissioner

By: 
Robin E. Aronson
Staff Attorney
Legal Affairs Division

CERTIFICATE OF SERVICE

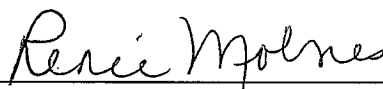
The undersigned certifies under the penalty of perjury under the laws of the State of Washington that I am now and at all times herein mentioned, a citizen of the United States, a resident of the State of Washington, over the age of eighteen years, not a party to or interested in the above-entitled action, and competent to be a witness herein.

On the date given below I caused to be served the foregoing ORDER TO CEASE AND DESIST on the following individual and entity via U.S. mail:

Scott L. Stevens
P.O. Box 14098
Mill Creek, WA 98082

RVProtection.net, Inc.
P.O. Box 14098
Mill Creek, WA 98082

SIGNED this 19th day of December, 2011, at Tumwater, Washington.



Renee Molnes